

IN THE SPECIFICATION:

Please amend the specification as follows. A marked-up copy of the changes made to the paragraphs of the specification below are submitted herewith.

Page 40, first paragraph:

Then, if the amount of money stored in the work area W2 updated in step S1502 is zero or plus (step S1503), the processing shifts to step S1107, but if the amount of money stored in the work area W2 is minus (step S1503), because even the balance in the first purse obtained by adding the balance in the second purse thereto is less than the demand amount of money for payment, the transaction for payment is regarded as invalidated.

Page 55, first paragraph:

When the ordinary transaction telephone unit finishes the preprocessing, a machine ID of its own is read out (step T202). At this point of time, a display screen requesting entry of a demand amount for payment is formed on the display 502 of the ordinary transaction telephone unit. IN this step, entry of the demand amount for payment becomes possible, and if the demand amount for payment is entered thereafter, the amount to be paid is temporarily stored in memory 506. Then, after a machine ID is sent together with a payment command to the IC card 1 (step T203), the ordinary transaction telephone unit waits for receiving an amount of money in the second purse sent from the IC card 1 (step T204).